

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
William John Brock  
Sheri Lillian Brock  
Debtors

Case No. 20-01434-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Sep 01, 2021

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ William John Brock, Sheri Lillian Brock, 30 Pond Road, Moscow, PA 18444-7174
cr	Payment Processing Center, Ally Bank, PO Box 130424, Roseville, MN 55113-0004
5324964	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, American Honda Finance, 1220 Old Alpharetta Road, Suite 350, Alpharetta, GA 30005
5324965	Bayview Loan Servicing, PO Box 650091, Dallas, TX 75265-0091
5324968	+ Penn Foster School, 925 Oak Street, Scranton, PA 18515-0901

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Sep 01 2021 23:08:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RECOVERYCORP.COM	Sep 01 2021 23:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5325832	EDI: HNDA.COM	Sep 01 2021 23:08:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
5324962	+ Email/Text: bankruptcy@rentacenter.com	Sep 01 2021 19:08:00	Acceptance Now, 5501 Headquarters Dr., Plano, TX 75024-5837
5334008	EDI: GMACFS.COM	Sep 01 2021 23:08:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
5425150	+ EDI: AISACG.COM	Sep 01 2021 23:08:00	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5324963	+ EDI: GMACFS.COM	Sep 01 2021 23:08:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
5336482	+ EDI: LCIBAYLN	Sep 01 2021 23:08:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1873
5333811	EDI: CAPITALONE.COM	Sep 01 2021 23:08:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5324966	+ EDI: CAPITALONE.COM	Sep 01 2021 23:08:00	Capital One Bank USA NA, P.O.Box 30281, Salt Lake City, UT 84130-0281
5324967	EDI: JPMORGANCHASE	Sep 01 2021 23:08:00	Chase Mortgage, PO Box 78420, Phoenix, AZ 85062
5342551	EDI: PRA.COM	Sep 01 2021 23:08:00	Portfolio Recovery Associates, LLC, POB 12914,

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5331817	EDI: GMACFS.COM	Sep 01 2021 23:08:00	Norfolk VA 23541 Payment Processing Center, P.O. Box 78367, Phoenix, AZ 85062-8367
5324969	EDI: RMSC.COM	Sep 01 2021 23:08:00	SYNCB/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
5325316	+ EDI: RMSC.COM	Sep 01 2021 23:08:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5324970	Email/Text: bankruptcy@uscbcorporation.com	Sep 01 2021 19:07:00	USCB Corporation, 761 Scranton Carbondale HWY, Unit 6, Archbald, PA 18403
TOTAL: 16			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Ally Bank, PO Box 130424, Roseville, MN 55113-0004

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2021      Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company bnicholas@kmlawgroup.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company bkgroup@kmlawgroup.com
Timothy B. Fisher, II	on behalf of Debtor 1 William John Brock donna.kau@pocono-lawyers.com
Timothy B. Fisher, II	on behalf of Debtor 2 Sheri Lillian Brock donna.kau@pocono-lawyers.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1	<b>William John Brock</b>	Social Security number or ITIN	xxx-xx-1724
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Sheri Lillian Brock</b>	Social Security number or ITIN	xxx-xx-3896
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: <b>5:20-bk-01434-MJC</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William John Brock

Sheri Lillian Brock

**By the  
court:**9/1/21

Honorable Mark J. Conway  
United States Bankruptcy Judge  
By: Lyndsey Price, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**